

FILED  
12/11/23 3:44 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: )  
GAIL Y. FORD, ) **Case No. 20-21863-GLT**  
)  
) **Chapter 13**  
Debtor(s). )  
X Related Dkt. No. 98

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis** ☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate 11/2/23**  
**Protection**

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,679 effective 3/21.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- Greater Pittsburgh Federal Credit Union CL. #15 as pay in full with payments determined by trustee
  - Kennedy Township CL. #16
- ☐ H. The secured claims of the following creditors shall govern as to claim amount,

to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

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☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

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☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

- Freedom Mortgage Corp CL. #29
- PNC Bank NA CL. #7

☒ K. Additional Terms and Conditions:

- Attorney Fees based on retainer of \$750
- The pool to timely filed unsecured creditors is revised to \$11,548.89 (13.333%).
- *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended

plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic

stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 12/11/23

  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Gail Y. Ford  
Debtor

Case No. 20-21863-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 11, 2023

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2023:

Recip ID	Recipient Name and Address
db	+ Gail Y. Ford, 14 Truman Circle, Mc Kees Rocks, PA 15136-5307
cr	+ Greater Pittsburgh FCU, Webster Hall, 4415 Fifth Avenue, Pittsburgh, PA 15213, UNITED STATES 15213-2654
15255358	Chartwell Pennsylvania LP, P.O. Box 360552, Pittsburgh, PA 15251-6552
15255362	+ De La Torre Orthodics and Prosthetics, P.O. Box 644574, Pittsburgh, PA 15264-8574
15255365	+ Dollar Bank, 2700 Liberty Ave., Pittsburgh, PA 15222-4700
15255367	+ Greater Pittsburgh Federal Credit Union, c/o Greater Pittsburgh FCU, Webster Hall 4415 Fifth Ave, Pittsburgh, PA 15213-2664
15255373	PNC Bank, P.O. Box 3081, Pittsburgh, PA 15230
15255377	+ SYNCB/At Home, P.O. Box 530939, Atlanta, GA 30353-0939

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Dec 12 2023 00:11:00	Kennedy Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 12 2023 00:11:00	Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096
cr	Email/Text: Bankruptcy.Notices@pnc.com	Dec 12 2023 00:11:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 12 2023 00:18:42	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 12 2023 00:18:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 12 2023 00:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2023 00:12:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/PDF: ebn_ais@aisinfo.com	Dec 12 2023 00:18:42	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15255355	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 12 2023 00:18:47	Amex/DSNB, P.O. Box 8218, Mason, OH 45040-8218
15255356	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2023 00:18:10	Cap 1/Dbarn, P.O. Box 30258, Salt Lake City, UT 84130-0258
15255357	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2023 00:18:56	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15264977	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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User: auto

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		Dec 12 2023 00:18:47	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15267219	Email/PDF: bncnotices@becket-lee.com		
		Dec 12 2023 00:18:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15255359	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 12 2023 00:18:27	Citi, P.O. Box 6217, Sioux Falls, SD 57117-6217
15278831	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 12 2023 00:19:02	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15255360	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 12 2023 00:12:00	Comenity CB/Overstock, P.O. Box 182120, Columbus, OH 43218-2120
15255361	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 12 2023 00:12:00	Comenity CB/Ulta, P.O. Box 182120, Columbus, OH 43218-2120
15274149	Email/Text: bnc-quantum@quantum3group.com		
		Dec 12 2023 00:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15255363	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 12 2023 00:12:00	Department of Education/Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
15257150	+ Email/Text: DSLBKYP@discover.com		
		Dec 12 2023 00:12:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15255364	+ Email/Text: DSLBKYP@discover.com		
		Dec 12 2023 00:12:00	Discover Student Loans, P.O. Box 30948, Salt Lake City, UT 84130-0948
15279846	+ Email/Text: kbarkley@bernsteinlaw.com		
		Dec 12 2023 00:12:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15280796	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Dec 12 2023 00:11:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15255366	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Dec 12 2023 00:11:00	Freedom Mortgage, 907 Pleasant Valley Avenue, Mount Laurel, NJ 08054-1210
15255368	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 12 2023 00:18:18	Home Depot Credit, P.O. Box 9001010, Louisville, KY 40290-1010
15255369	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 12 2023 00:18:55	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850
15266039	+ Email/Text: RASEBN@raslg.com		
		Dec 12 2023 00:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15276454	+ Email/Text: ebnjts@grblaw.com		
		Dec 12 2023 00:11:00	Kennedy Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15255371	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 12 2023 00:11:00	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
15279095	Email/PDF: resurgentbknofications@resurgent.com		
		Dec 12 2023 00:18:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15454750	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Dec 12 2023 00:11:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15255372	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 12 2023 00:11:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15274056	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 12 2023 00:11:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15255374	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 12 2023 00:11:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
15269066	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 12 2023 00:11:00	PNC Bank, National Association, P.O. Box 94982,

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			Cleveland, OH 44101
15255375	Email/Text: Bankruptcy.Notices@pnc.com	Dec 12 2023 00:11:00	PNC Mortgage, P.O. Box 8703, Dayton, OH 45401
15545516	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 12 2023 00:31:18	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15280117	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 12 2023 00:31:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15315585	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2023 00:12:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15278450	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2023 00:12:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15278451	Email/Text: bnc-quantum@quantum3group.com	Dec 12 2023 00:12:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15255376	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:36	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
15255378	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:45	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15255379	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:31:21	SYNCB/HSN, P.O. Box 965017, Orlando, FL 32896-5017
15255380	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:46	SYNCB/JCP, P.O. Box 965007, Orlando, FL 32896-5007
15255381	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:36	SYNCB/JTV, P.O. Box 965036, Orlando, FL 32896-5036
15255382	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:10	SYNCB/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15255383	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:05	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15255384	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:55	SYNCB/PPMC, P.O. Box 965005, Orlando, FL 32896-5005
15255385	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:24	SYNCB/QVC, P.O. Box 965005, Orlando, FL 32896-5005
15255386	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 00:18:37	SYNCB/TJX Cos, P.O. Box 965015, Orlando, FL 32896-5015
15255387	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 12 2023 00:18:44	SYNCB/Walmart, P.O. Box 30281, Salt Lake City, UT 84130-0281
15255697	+ Email/PDF: ebn_ais@aisinfo.com	Dec 12 2023 00:18:22	Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15255388	^ MEBN	Dec 12 2023 00:05:23	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15270980	Email/Text: BNCnotices@dcmservices.com	Dec 12 2023 00:12:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15270969	Email/Text: BNCnotices@dcmservices.com	Dec 12 2023 00:12:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15255394	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 12 2023 00:12:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 57



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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		PNC BAnk, N.A.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15255370	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., JPMCB Card, P.O. Box 15369, Wilmington, DE 19850
15279216	*+	Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15255389	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255390	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255391	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255392	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15255393	*	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 3 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise R. Turner	on behalf of Creditor Greater Pittsburgh FCU drtesq913@gmail.com
Dennis J. Spyra	on behalf of Debtor Gail Y. Ford dennis@spyralawoffice.com
Jeffrey R. Hunt	on behalf of Creditor Kennedy Township jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lily Christina Calkins	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com lilychristinacalkins@gmail.com

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Maria Miksich

on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor PNC BAnk N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 16